

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
WILKES BARRE DIVISION**

In re: CHRISTINE M MICHAELS	§	Case No. 5:17-bk-01844
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 05/03/2017.
- 2) The plan was confirmed on 03/07/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 04/27/2022.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$12,187.00.
- 10) Amount of unsecured claims discharged without full payment: \$35,306.19.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor(s)	\$ 25,331.51	
Less amount refunded to debtor(s)	\$ 41.51	
NET RECEIPTS		\$ 25,290.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,922.45	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 5,422.45
Attorney fees paid and disclosed by debtor(s):	\$ 500.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
JOHN FISHER	Lgl	0.00	NA	NA	3,500.00	0.00
DISCOVER	Uns	11,403.00	11,403.02	11,403.02	5,790.82	0.00
CITIZENS BANK	Sec	39,636.00	39,561.68	0.00	0.00	0.00
FORD MOTOR CREDIT CORP.	Sec	0.00	457.29	0.00	0.00	0.00
ALLY FINANCIAL	Sec	23,080.32	16,613.92	0.00	0.00	0.00
VANTAGE TRUST FCU	Uns	9,123.00	9,123.85	9,123.85	4,633.39	0.00
AIS PORTFOLIO SERVICE, LP	Uns	485.00	474.72	474.72	241.08	0.00
RESURGENT CAPITAL SERVICES	Uns	959.00	959.73	959.73	487.38	0.00
PNC BANK	Sec	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	1,319.00	1,319.88	1,319.88	670.28	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	2,150.00	2,137.81	2,137.81	1,085.65	0.00
CAPITAL ONE BANK	Uns	3,774.00	3,740.83	3,740.83	1,899.72	0.00
PORTFOLIO RECOVERY	Uns	9,106.00	9,106.01	9,106.01	4,624.32	0.00
PNC BANK	Sec	27,011.00	25,908.61	434.91	434.91	0.00
BARCLAYS BANK DELAWARE	Uns	651.00	NA	NA	0.00	0.00
CAVALRY SPV I, LLC	Uns	0.00	NA	NA	0.00	0.00
CP/BON TON	Uns	937.00	NA	NA	0.00	0.00
DSNB/MACY'S	Uns	200.00	NA	NA	0.00	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
GEISINGER	Uns	898.83	NA	NA	0.00	0.00
PNC BANK MORTGAGE SERVICES	Uns	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK/JCPENNEY	Uns	1,067.00	NA	NA	0.00	0.00
SYNCHRONY BANK/OLD NAVY	Uns	554.00	NA	NA	0.00	0.00
SYNCHRONY BANK/SAMS CLUB	Uns	1,299.00	NA	NA	0.00	0.00
TRIDENT ASSET MANAGEMENT	Uns	475.00	NA	NA	0.00	0.00
WILKES-BARRE VA EFCU	Uns	10,338.00	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 434.91	\$ 434.91	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 434.91	\$ 434.91	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 38,265.85	\$ 19,432.64	\$ 0.00

Disbursements:

Expenses of Administration	\$ 5,422.45	
Disbursements to Creditors	\$ 19,867.55	
TOTAL DISBURSEMENTS:		\$ 25,290.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 08/11/2022

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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